



Connecticut Association of Optometrists

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AAC The Connecticut Health Insurance Exchange (HB 5485)

Testimony: Dr. Brian T. Lynch
Insurance and Real Estate Committee
March 15, 2012

I am Dr. Brian T. Lynch, a practicing optometrist from Branford. I'm here representing the concerns of the Connecticut Association of Optometrists with HB5485.

First, we appreciate your continued commitment to the success of the health insurance exchange. However, we are convinced that the bill in its current form will be the first step toward eliminating mandated services in health insurance.

As optometrists, our concern is that insurers will restrict our patients' access to care. Just last year, you shared that concern and strengthened Connecticut's statutes (Public Act 11-38) to guarantee patients their right to choose the eyecare provider of their choice. This act mandated that both optometrists and ophthalmologists would be part of any plan that offered medical or routine eyecare. It assured equality in contracting and representation. Obviously, this act was initially passed, then expanded because there was a need demonstrated. Without it, insurers were not allowing patients to access the care they believed they had. So often we find that the only way patients can receive the benefits they thought they had is to mandate it.

The current law affords consumers a full range of choices when pursuing eyecare and an eyecare provider. Please maintain that.

The federal law requires pediatric vision care to be included in a state's definition of essential health benefits. They do not mandate who delivers the service. Without a chapter 700c mandate, optometrists could be excluded from a plan, thus eliminating that group of providers who provide the majority of primary care eye exams. This would restrict access to care and eliminate a patient's right to choose.

Last session, legislation was passed to authorize the exchange. It included a provision that insurers cover state mandated services. Line 324 of HB5485 strikes down this provision. These mandates have evolved out of a need to guide insurers as to the needs of our citizens. What's changed since last year?

The Connecticut Association of Optometrists urges the committee to maintain the mandates in chapter 700c.